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Rhonda Dunn  
Rhonda Dunn

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Stefek, *et al*

**Docket No.:** BARR0005

**RECEIVED**

MAR 22 2004

**Serial No. :** 09/895,605

**Art Unit:** 2121

Technology Center 2100

**Filed:** 29 June 2001

**Examiner:** Booker, Kelvin E.

**Title:** METHOD AND APPARATUS FOR AN INTEGRATIVE MODEL OF MULTIPLE  
ASSET CLASSES

March 16, 2004

Assistant Commissioner for Patents

Mail Stop Non Fee Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

**RESPONSE**

Sir:

This is responsive to the Office Action, dated 16 December 2003, for the above-identified patent application. Amendment to the Claims is attached hereto. Two Declarations pursuant to 37 CFR 1.131 are attached hereto. An Information Disclosure Statement is attached hereto.